

# ILLINOIS DEPARTMENT OF INSURANCE

## SUMMARY SHEET

 Change in Company's premium or rate level produced by rate revision effective 1/1/2008

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$808,098	-3.00%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other _____		
Line of Insurance		

 Does filing only apply to certain territory (territories) or certain classes? If so, specify: No

 Brief description of filing. (If filing follows rates of an advisory organization, specify organization): Changed the \$500
Deductible Factor, decreased rates under Rule 515. Personal Property, created new territory 11 for Champaign and McLean Counties,  
reduced Heartland (HO0002/HO0003) base rates -10%.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new rates.

Addison Insurance Company

Name of Company

Allen R. Sorensen, VP - Corporate Underwriting

Official - Title



# ILLINOIS DEPARTMENT OF INSURANCE

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective December 15, 2007

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	4,941,153	0.0%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other _____ Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: no

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): Introduction of new rate plan

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new rates.

Allied Property and Casualty Insurance Company  
Name of Company

Melinda Oosten - AVP Pricing  
Official - Title



# SUMMARY SHEET

FORM (RF-3)

Change in Company's premium or rate level produced by rate revision  
Effective November 15, 2007

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$ 122,842,749	- 0.1%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other _____		

Does filing only apply to certain territory (territories) or certain classes? No  
If so, specify: \_\_\_\_\_

Brief description of filing. (If filing follows rates of an advisory  
Organization, specify organization): Homeowners Rule Revision - changes made to the rule  
for chargeable claims under the Property Rating Program - claims resulting from ice storms  
are no longer chargeable.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will  
result from application of new rates.

AMERICAN FAMILY MUTUAL INS. CO.

Name of Company

*James P. Meyer*

Official - Title

James P. Meyer, ACP, AIM  
Senior Pricing Analyst/Filings

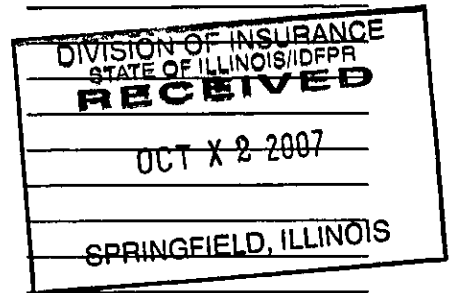


# SUMMARY SHEET

FORM (RF-3)

Change in Company's premium or rate level produced by rate revision  
Effective November 1, 2007

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$ 122,842,749	+ 2.5%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		



Does filing only apply to certain territory (territories) or certain classes? No  
If so, specify: \_\_\_\_\_

Brief description of filing. (If filing follows rates of an advisory  
Organization, specify organization): Homeowners Rate and Rule Revision - changes made to  
base rates and zone definitions; adjustments to Customer Pricing Group factors; revisions to  
deductible and AOI relativities.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will  
result from application of new rates.

AMERICAN FAMILY MUTUAL INS. CO.

Name of Company

*James P. Meyer*

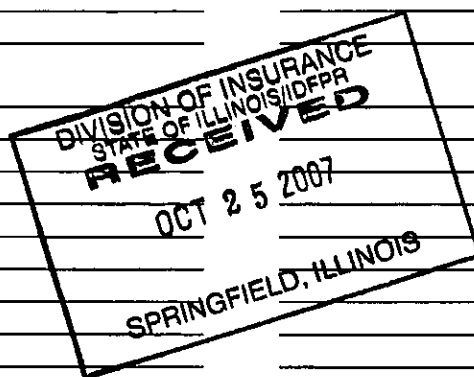
Official - Title

James P. Meyer, ACP, AIM  
Senior Pricing Analyst/Filings

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective New 1/1/08 Renewal 1/1/08

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	3,566,234	-10%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		



Does filing only apply to certain territory (territories) or certain classes? If so, specify:

Applicable to all HO-3 policies in all territories.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

-10% premium decrease on all HO-3 policies.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will result from application of new rates.

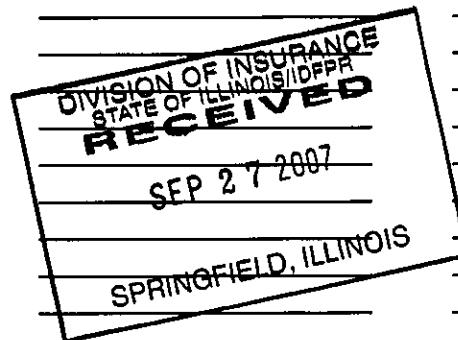
Cambridge Mutual Fire Insurance  
Name of Company

Stephen A. Armstrong  
Assistant Secretary

Official - Title

Change in Company's premium or rate level produced by rate  
revision effective 12/1/2007 New; 2/1/2008 Renewals.

(1)	(2)	(3)
<u>Coverage</u>	<u>Annual Premium Volume (Illinois)*</u>	<u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$300,047	-5.1%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		



Does filing only apply to certain territory (territories) or certain  
classes? If so, specify: Filing does not apply to specific territories or classes.

Brief description of filing. (If filing follows rates of an advisory  
organization, list organization): Base rates will be reduced in conjunction with the  
introduction of new discounts and adjustments to current discounts. See Exhibit 1A for complete  
description of changes.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will  
result from application of new rates.

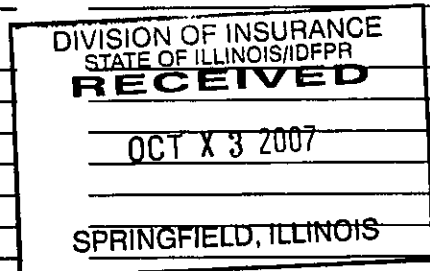
Goodville Mutual Casualty Company  
Name of Company

Brian Frankhouser, Actuarial Analyst  
Official - Title

Form (RF-3)

SUMMARY SHEETChange in Company's premium or rate level produced by rate revision effective December 1, 2007

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$1,268,290	+3.1%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		



Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): Functional Replacement Cost Form with HO-3 perils is replacing all HO-2 forms; the Claims Surcharge is changing benefiting insureds and we have expanded the Sewer Back-up in our Coverage Plus form from \$5000 to \$10,000. The Coverage Plus premium is increasing \$30, accounting for the overall premium increase.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will result from application of new rates.

Hastings Mutual Insurance Co.

Name of Company

Dave D'Amour Product Manager

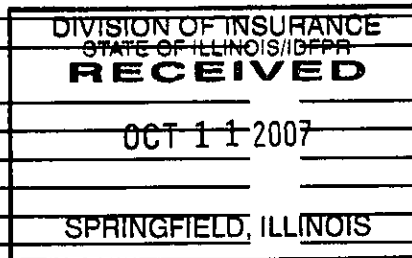
Official - Title

H29219D

SUMMARY SHEET

Change in Company's premium or rate level produced by rate  
revision effective 10/31/07 NB, 01/05/08 RB

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	5,572,559	Negligible
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		



Does filing only apply to certain territory (territories) or certain classes?  
If so, specify: NO

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Introducing higher Sewer Sump Pump limits.

*\$25,000 Policies limit  
options increased*

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will  
result from application of new rates.

Metropolitan Group Property and Casualty Insurance Company  
Name of Company

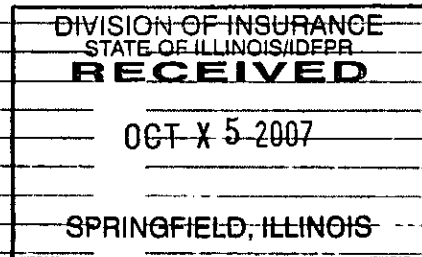
Richard Lonardo, Assistant Vice President  
Official - Title



SUMMARY SHEET

Change in Company's premium or rate level produced by rate  
revision effective ~~10-04-07~~ 10/24/07

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability/ Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	220,494	13.0%
13. Commercial Multi-Peril		
14. Crop/Hail		
15. Other		
Total of Insurance		



Does filing only apply to certain territory (territories) or certain classes? NO

The Middlesex Preferred homeowner discount program is a new program which was implemented September 9th, 2006. The following changes are being implemented to adjust for an under-estimate of changes in the original filing. With this program a payment method credit was adopted, which gives a 15% credit to policies which do not pay through their mortgage company. This credit is applied to the base premium. When originally filed we estimated the impact as if it was applied to the total premium. Due to the amount of other credits, (auto/home, deductible, age of home...) the base premium is larger than the final premium, overestimating the impact of this credit and also overestimating the impact of the auto/home credit. In addition the percentage of those receiving the credit is greater than we estimated, which was based on our experience in Sentry Insurance A Mutual Company. This further reduces our rate level impact. We are therefore proposing to reduce the payment method credit from 15% to 5%.

We are also expanding our Advantage program to give a 5% discount to payments that are currently not eligible for a discount. Currently mortgagee pay and electronic transfer get a 10% Advantage discount and other payment methods do not

qualify  
Lastly we are reducing slightly the discount for the highest scores on the preferred homeowner discounts.  
The overall impact of these changes is a 13.0% increase; however, the prior filing under estimated the impact of changes by 8.9%, giving us a net impact of 4.9%.  
See attached actuarial justification for the details on the estimates.

We trust that with the attached information you will be able to review and approve our filing.  
Thank you in advance for your assistance.

Sincerely,  
Kitty Gordon, Analyst  
Compliance/Product Development

or rate changes.  
level which will  
new rates.

Middlesex Insurance Company  
Name of Company

Janet Fagan, Vice President - Chief Actuary  
Official Title

# ILLINOIS DEPARTMENT OF INSURANCE

## SUMMARY SHEET

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(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	0	0.0%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: no

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): Introduction of new rate plan

\*Adjusted to reflect all prior rate changes.

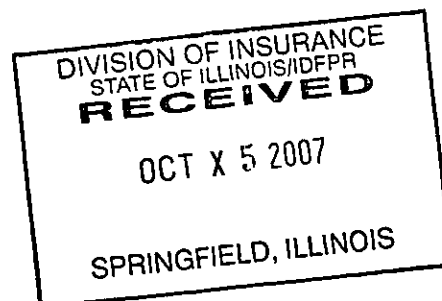
\*\*Change in Company's premium level which will result from application of new rates.

Nationwide Affinity Insurance Company

Name of Company

Melinda Oosten - AVP Pricing

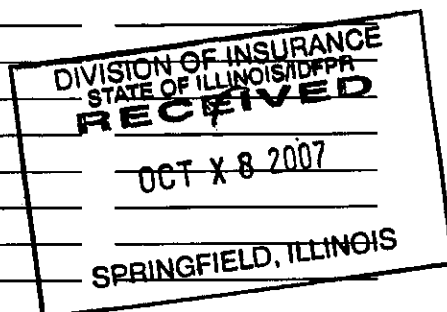
Official - Title



SUMMARY SHEET

Change in Company's premium or rate level produced by rate  
Revision effective 10-21-07

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$202,413	-2.9%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		



Does filing only apply to certain territory (territories) or certain classes? If so, specify:

Base rate changes apply to all territories; 9 territories will have additional changes.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Filing base rate and territory factor adjustments for IL Homeowners new business product. We are not using an advisory organization.

\* Adjusted to reflect all prior rate changes.

\*\* Changes in Company's premium level which will result from application of new rates.

Travelers Commercial Insurance Company

Name of Company

*Kevin M. Kelly*

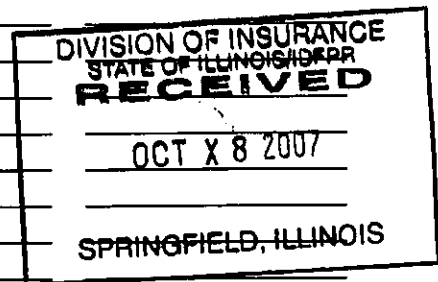
Vice President

Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate  
Revision effective 10-21-07

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$4,357,198	-2.6%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		



Does filing only apply to certain territory (territories) or certain classes? If so, specify:

Base rate changes apply to all territories; 9 territories will have additional changes.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Filing base rate and territory factor adjustments for IL Homeowners new business product. We are not using an advisory organization.

\* Adjusted to reflect all prior rate changes.

\*\* Changes in Company's premium level which will result from application of new rates.

The Travelers Home and Marine Insurance Company

Name of Company

*Gene M. Kelly*

Vice President

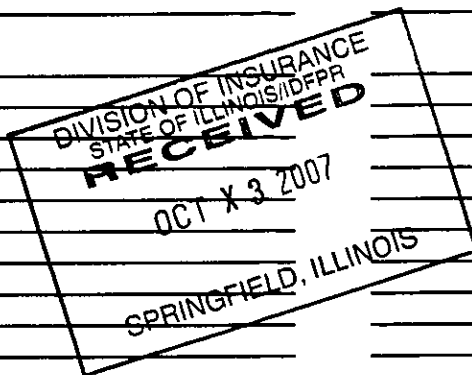
Official - Title

# ILLINOIS DEPARTMENT OF INSURANCE

## SUMMARY SHEET

 Change in Company's premium or rate level produced by rate revision effective 1/1/2008

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$68,520	-3.00%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		


 Does filing only apply to certain territory (territories) or certain classes? If so, specify: No

 Brief description of filing. (If filing follows rates of an advisory organization, specify organization): Changed the \$500
Deductible Factor, decreased rates under Rule 515. Personal Property, created new territory 11 for Champaign and McLean Counties,  
reduced Heartland (HO0002/HO0003) base rates -10%.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new rates.

United Fire & Casualty

Name of Company

Allen R. Sorensen, VP - Corporate Underwriting

Official - Title